

Fill in this information to identify your case and this filing:

Debtor 1	<u>Jessica</u>	<u>McColl</u>	<u>Neilson</u>
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Washington</u>		
Case number	<u>18-14235</u>		

☐ Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.  
☒ Yes. Where is the property?

1.1 33011 36th Ave Sw

Street address, if available, or other description

Federal Way, WA 98023-2615

City State ZIP Code

King

County

What is the property? Check all that apply.

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

Who has an interest in the property? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?  
\$354,000.00

Current value of the portion you own?  
\$354,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....

→ \$354,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No
 ☒ Yes

3.1 Make:

Toyota

Model:

Corolla

Year:

2015

Approximate mileage:

44000

Other information:

Who has an interest in the property? Check one.

☒ Debtor 1 only
 ☐ Debtor 2 only
 ☐ Debtor 1 and Debtor 2 only
 ☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$9,953.00

Current value of the portion you own?

\$9,953.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No
 ☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....

\$9,953.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own? Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No
 ☒ Yes. Describe.....

Household Goods and Furnishings

\$2,500.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No
 ☒ Yes. Describe.....

Electronics, including but not limited to laptop, tv, printer, Alexa Echo, Apple 1 Phone, Samsung Phone, Xbox 1

\$700.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No
 ☐ Yes. Describe.....

Official Form 106A/B

Schedule A/B: Property

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9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe.....

bicycle

\$150.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

Wearing Apparel and Shoes

\$1,500.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

Costume Jewelry, 1 antique gold watch

\$200.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☐ No

☒ Yes. Describe.....

2 cats

\$0.00

14. Any other personal and household items you did not already list, including any health aids you did not list

☒ No

☐ Yes. Describe.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

for Part 3. Write that number here.....→

\$5,050.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the  
portion you own?  
Do not deduct secured  
claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....Cash.....

\$10.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No
- ☒ Yes.....

Institution name:

17.1. Checking account:	<u>Key Bank</u>	<u>\$202.08</u>
17.2. Checking account:	<u></u>	<u></u>
17.3. Savings account:	<u>USAA</u>	<u>\$0.38</u>
17.4. Savings account:	<u></u>	<u></u>
17.5. Certificates of deposit:	<u></u>	<u></u>
17.6. Other financial account:	<u></u>	<u></u>
17.7. Other financial account:	<u></u>	<u></u>
17.8. Other financial account:	<u></u>	<u></u>
17.9. Other financial account:	<u></u>	<u></u>

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

- ☒ No
- ☐ Yes.....

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

- ☒ No
- ☐ Yes. Give specific information about them.....

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- ☒ No
- ☐ Yes. Give specific information about them.....

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☐ No
- ☒ Yes. List each account separately.

Type of account: Institution name:

401(k) or similar plan:

TIAA Cref

\$249,037.94

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No
 ☐ Yes.....

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No
 ☐ Yes.....

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No
 ☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No
 ☐ Yes. Give specific information about them....

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No
 ☐ Yes. Give specific information about them....

27. Licenses, franchises, and other general intangibles

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No
 ☐ Yes. Give specific information about them....

Money or property owed to you?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

☒ No
 ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal:

State:

Local:

29. Family support

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☐ No
 ☒ Yes. Give specific information.....

Back Child Support

Alimony: \_\_\_\_\_  
 Maintenance: \_\_\_\_\_  
 Support: \$1,875.00  
 Divorce settlement: \_\_\_\_\_  
 Property settlement: \_\_\_\_\_

30. Other amounts someone owes you  
*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No
 ☐ Yes. Give specific information.....

31. Interests in insurance policies  
*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No
 ☐ Yes. Name the insurance company of each policy and list its value....

Company name:

Beneficiary:

Surrender or refund value:

32. Any interest in property that is due you from someone who has died  
 If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No
 ☐ Yes. Give specific information.....

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment  
*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

☐ No
 ☒ Yes. Describe each claim.....

See Attached.

unknown

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No
 ☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

☒ No
 ☐ Yes. Give specific information.....

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here..... →

\$251,125.40

Part 5:

Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.
 ☐ Yes. Go to line 38.

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

☒ No
 ☐ Yes. Describe.....

39. Office equipment, furnishings, and supplies

*Examples:* Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☒ No
 ☐ Yes. Describe.....

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☒ No
 ☐ Yes. Describe.....

41. Inventory

☒ No
 ☐ Yes. Describe.....

42. Interests in partnerships or joint ventures

☒ No
 ☐ Yes. Describe.....

43. Customer lists, mailing lists, or other compilations

☒ No
 ☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?  
☒ No
 ☐ Yes. Describe.....

44. Any business-related property you did not already list

☒ No
 ☐ Yes. Give specific information.....

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....→

\$0.00

Part 6:

Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.  
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

- ☒ No  
☐ Yes.....

48. Crops—either growing or harvested

- ☒ No  
☐ Yes. Give specific  
information.....

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

- ☒ No  
☐ Yes.....

50. Farm and fishing supplies, chemicals, and feed

- ☒ No  
☐ Yes.....

51. Any farm- and commercial fishing-related property you did not already list

- ☒ No  
☐ Yes. Give specific  
information.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here.....→

\$0.00

**Part 7:** Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No  
☐ Yes. Give specific  
information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here.....→

\$0.00

**Part 8:** List the Totals of Each Part of this Form



55.	Part 1: Total real estate, line 2.....→		\$354,000.00
56.	Part 2: Total vehicles, line 5	\$9,953.00	
57.	Part 3: Total personal and household items, line 15	\$5,050.00	
58.	Part 4: Total financial assets, line 36	\$251,125.40	
59.	Part 5: Total business-related property, line 45	\$0.00	
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61.	Part 7: Total other property not listed, line 54	+ \$0.00	
62.	Total personal property. Add lines 56 through 61.....	\$266,128.40	Copy personal property total → + \$266,128.40
63.	Total of all property on Schedule A/B. Add line 55 + line 62.....		\$620,128.40

SCHEDULE A/B: PROPERTY

Continuation Page

33.	Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment	
	Potential Claim against Otsuka America Pharmaceutical, Inc. and other unknown defendants re adverse reactions from Abilify Drug	unknown
	Potential Claim against online gambling websites for violations of WA gambling laws: Chumbacasino.com and Double Down Interactive.	unknown

Fill in this information to identify your case:

Debtor 1	<u>Jessica</u>	<u>McColl</u>	<u>Neilson</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u></u>	<u></u>	<u></u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Washington</u>		
Case number (if known)	<u>18-14235</u>		

☐ Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: <u>33011 36th Ave Sw Federal Way, WA 98023-2615</u>	<u>\$354,000.00</u>	<input checked="" type="checkbox"/> <u>\$125,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>Wash. Rev. Code. § 6.13.030</u>
Line from Schedule A/B: <u>1.1</u>			
Brief description: <u>2015 Toyota Corolla</u>	<u>\$9,953.00</u>	<input checked="" type="checkbox"/> <u>\$3,250.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>Wash. Rev. Code. § 6.15.010(1)(c)(iii)</u>
Line from Schedule A/B: <u>3.1</u>			

3. Are you claiming a homestead exemption of more than \$160,375?  
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Brief description: Household Goods and Furnishings Line from Schedule A/B: 6	\$2,500.00	<input checked="" type="checkbox"/> \$2,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Wash. Rev. Code. § 6.15.010(1)(c)(i) _____ _____
Brief description: Electronics, including but not limited to laptop, tv, printer, Alexa Echo, Apple 1 Phone, Samsung Phone, Xbox 1 Line from Schedule A/B: 7	\$700.00	<input checked="" type="checkbox"/> \$700.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Wash. Rev. Code. § 6.15.010(1)(c)(i) _____ _____
Brief description: bicycle Line from Schedule A/B: 9	\$150.00	<input checked="" type="checkbox"/> \$150.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Wash. Rev. Code. § 6.15.010(1)(c)(i) _____ _____
Brief description: Wearing Apparel and Shoes Line from Schedule A/B: 11	\$1,500.00	<input checked="" type="checkbox"/> \$1,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Wash. Rev. Code. § 6.15.010(1)(a) _____ _____
Brief description: Costume Jewelry, 1 antique gold watch Line from Schedule A/B: 12	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Wash. Rev. Code. § 6.15.010(1)(a) _____ _____
Brief description: Cash Line from Schedule A/B: 16	\$10.00	<input checked="" type="checkbox"/> \$10.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Wash. Rev. Code. § 6.15.010(1)(c)(ii) _____ _____
Brief description: USAA Savings account Line from Schedule A/B: 17	\$0.38	<input checked="" type="checkbox"/> \$0.38 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Wash. Rev. Code. § 6.15.010(1)(c)(ii) _____ _____
Brief description: Key Bank Checking account Line from Schedule A/B: 17	\$202.08	<input checked="" type="checkbox"/> \$202.08 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Wash. Rev. Code. § 6.15.010(1)(c)(ii) _____ _____
Brief description: TIAA Cref Line from Schedule A/B: 21	\$249,037.94	<input checked="" type="checkbox"/> \$249,037.94 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(b)(3)(C) _____ _____

Debtor 1                      Jessica                      McColl                      Neilson  
First Name                      Middle Name                      Last Name

Case number (if known) 18-14235

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Back Child Support Support	\$1,875.00	<input checked="" type="checkbox"/> \$1,875.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Wash. Rev. Code. § 6.15.010(1)(c)(iv)
Line from Schedule A/B: 29			

Fill in this information to identify your case:

Debtor 1 Jessica McColl Neilson  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Washington

Case number (if known) 18-14235

☐ Check if this is an amended filing

## Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

#### 1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

#### Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
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2.1	Flagship Credit Acceptance Creditor's Name PO Box 965 Number Street Chadds Ford, PA 19317 City State ZIP Code Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred 01/01/2018	Describe the property that secures the claim: 2015 Toyota Corolla As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	\$10,448.00	\$9,953.00	\$495.00
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Add the dollar value of your entries in Column A on this page. Write that number here:

\$10,448.00

Part 1:	Additional Page		Column A	Column B	Column C
	After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any

2.2

PNC Mortgage

Creditor's Name

Attn: Bankruptcy

3232 Newmark Drive

Number Street

Miamisburg, OH 45342

City State ZIP Code

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred

10/1/2016

Describe the property that secures the claim:

33011 36th Ave Sw Federal Way, WA 98023-2615

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Last 4 digits of account number 0 9 0 0

\$271,849.00

\$354,000.00

\$0.00

Add the dollar value of your entries in Column A on this page. Write that number here:

\$271,849.00

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$282,297.00





Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 ☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1

Boeing Ecu

Nonpriority Creditor's Name

PO Box 97050

Number

Street

Seattle, WA 98124

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only
 ☐ Debtor 2 only
 ☐ Debtor 1 and Debtor 2 only
 ☐ At least one of the debtors and another
 ☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No
 ☐ Yes

Last 4 digits of account number 1619

When was the debt incurred? 11/01/2013

As of the date you file, the claim is: Check all that apply.

☐ Contingent
 ☐ Unliquidated
 ☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
 ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 ☐ Debts to pension or profit-sharing plans, and other similar debts
 ☐ Other. Specify

Total claim

\$11,252.00

4.2

Boeing Ecu

Nonpriority Creditor's Name

PO Box 97050

Number

Street

Seattle, WA 98124

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only
 ☐ Debtor 2 only
 ☐ Debtor 1 and Debtor 2 only
 ☐ At least one of the debtors and another
 ☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No
 ☐ Yes

Last 4 digits of account number 6322

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

☐ Contingent
 ☐ Unliquidated
 ☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
 ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 ☐ Debts to pension or profit-sharing plans, and other similar debts
 ☐ Other. Specify

Total claim

\$1,000.00

4.3

Capital One

Nonpriority Creditor's Name

Attn: Bankruptcy

PO Box 30285

Number

Street

Salt Lake City, UT 84130-0285

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only
 ☐ Debtor 2 only
 ☐ Debtor 1 and Debtor 2 only
 ☐ At least one of the debtors and another
 ☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No
 ☐ Yes

Last 4 digits of account number 6782

When was the debt incurred? 05/01/2011

As of the date you file, the claim is: Check all that apply.

☐ Contingent
 ☐ Unliquidated
 ☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
 ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 ☐ Debts to pension or profit-sharing plans, and other similar debts
 ☐ Other. Specify

Total claim

\$4,787.00

Part 2:

 Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.			Total claim
<b>4.4</b>	<div style="border-bottom: 1px solid black; margin-bottom: 5px;"><b>Credit One Bank</b></div> <div style="margin-bottom: 5px;">Nonpriority Creditor's Name</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">ATTN: Bankruptcy</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">PO Box 98873</div> <div style="display: flex; justify-content: space-between; font-size: small;"> <span>Number</span> <span>Street</span> </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">Las Vegas, NV 89193</div> <div style="display: flex; justify-content: space-between; font-size: small;"> <span>City</span> <span>State</span> <span>ZIP Code</span> </div> <div style="margin-top: 10px;"> <b>Who incurred the debt?</b> Check one.  <input checked="" type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this claim is for a community debt                 </div> <div style="margin-top: 10px;"> <b>Is the claim subject to offset?</b>  <input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes                 </div>	<div style="border-bottom: 1px solid black; margin-bottom: 5px;">Last 4 digits of account number <b>6445</b></div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">When was the debt incurred? <b>05/01/2017</b></div> <div style="margin-bottom: 5px;">As of the date you file, the claim is: Check all that apply.</div> <div style="margin-bottom: 5px;"> <input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed                 </div> <div style="margin-bottom: 5px;"> <b>Type of NONPRIORITY unsecured claim:</b>  <input type="checkbox"/> Student loans  <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims  <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input type="checkbox"/> Other. Specify                 </div>	<b>\$595.00</b>
<b>4.5</b>	<div style="border-bottom: 1px solid black; margin-bottom: 5px;"><b>Lending Club Corp</b></div> <div style="margin-bottom: 5px;">Nonpriority Creditor's Name</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">71 Stevenson St Suite 300</div> <div style="display: flex; justify-content: space-between; font-size: small;"> <span>Number</span> <span>Street</span> </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">San Francisco, CA 94105</div> <div style="display: flex; justify-content: space-between; font-size: small;"> <span>City</span> <span>State</span> <span>ZIP Code</span> </div> <div style="margin-top: 10px;"> <b>Who incurred the debt?</b> Check one.  <input checked="" type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this claim is for a community debt                 </div> <div style="margin-top: 10px;"> <b>Is the claim subject to offset?</b>  <input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes                 </div>	<div style="border-bottom: 1px solid black; margin-bottom: 5px;">Last 4 digits of account number <b>8602</b></div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">When was the debt incurred? <b>05/01/2017</b></div> <div style="margin-bottom: 5px;">As of the date you file, the claim is: Check all that apply.</div> <div style="margin-bottom: 5px;"> <input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed                 </div> <div style="margin-bottom: 5px;"> <b>Type of NONPRIORITY unsecured claim:</b>  <input type="checkbox"/> Student loans  <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims  <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input type="checkbox"/> Other. Specify                 </div>	<b>\$5,415.00</b>
<b>4.6</b>	<div style="border-bottom: 1px solid black; margin-bottom: 5px;"><b>Loan at Last</b></div> <div style="margin-bottom: 5px;">Nonpriority Creditor's Name</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">PO BOX 1193</div> <div style="display: flex; justify-content: space-between; font-size: small;"> <span>Number</span> <span>Street</span> </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">Lac Du Flambeau, WI 54538</div> <div style="display: flex; justify-content: space-between; font-size: small;"> <span>City</span> <span>State</span> <span>ZIP Code</span> </div> <div style="margin-top: 10px;"> <b>Who incurred the debt?</b> Check one.  <input checked="" type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this claim is for a community debt                 </div> <div style="margin-top: 10px;"> <b>Is the claim subject to offset?</b>  <input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes                 </div>	<div style="border-bottom: 1px solid black; margin-bottom: 5px;">Last 4 digits of account number <b>6132</b></div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">When was the debt incurred? <b>06/01/2017</b></div> <div style="margin-bottom: 5px;">As of the date you file, the claim is: Check all that apply.</div> <div style="margin-bottom: 5px;"> <input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed                 </div> <div style="margin-bottom: 5px;"> <b>Type of NONPRIORITY unsecured claim:</b>  <input type="checkbox"/> Student loans  <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims  <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify                 </div>	<b>\$1,183.42</b>

Part 2:

 Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.	Total claim
4.7	<div style="border-bottom: 1px solid black; margin-bottom: 5px;"><b>Moneytree Inc</b></div> <div style="margin-bottom: 5px;">Nonpriority Creditor's Name</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"><b>Po Box 58363</b></div> <div style="margin-bottom: 5px;">Number      Street</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"><b>Seattle, WA 98138-1363</b></div> <div style="margin-bottom: 5px;">City                                  State      ZIP Code</div> <div style="margin-bottom: 5px;">Who incurred the debt? Check one.</div> <div style="margin-bottom: 5px;"><input checked="" type="checkbox"/> Debtor 1 only</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Debtor 2 only</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> At least one of the debtors and another</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Check if this claim is for a community debt</div> <div style="margin-bottom: 5px;">Is the claim subject to offset?</div> <div style="margin-bottom: 5px;"><input checked="" type="checkbox"/> No</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Yes</div> <div style="margin-bottom: 5px;">Last 4 digits of account number <u>6918</u></div> <div style="margin-bottom: 5px;">When was the debt incurred? <u>07/01/2017</u></div> <div style="margin-bottom: 5px;">As of the date you file, the claim is: Check all that apply.</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Contingent</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Unliquidated</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Disputed</div> <div style="margin-bottom: 5px;">Type of NONPRIORITY unsecured claim:</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Student loans</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div style="margin-bottom: 5px;"><input checked="" type="checkbox"/> Other. Specify</div>	\$621.25
4.8	<div style="border-bottom: 1px solid black; margin-bottom: 5px;"><b>Paypal</b></div> <div style="margin-bottom: 5px;">Nonpriority Creditor's Name</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"><b>Po Box 105658</b></div> <div style="margin-bottom: 5px;">Number      Street</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"><b>Atlanta, GA 30348-5658</b></div> <div style="margin-bottom: 5px;">City                                  State      ZIP Code</div> <div style="margin-bottom: 5px;">Who incurred the debt? Check one.</div> <div style="margin-bottom: 5px;"><input checked="" type="checkbox"/> Debtor 1 only</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Debtor 2 only</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> At least one of the debtors and another</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Check if this claim is for a community debt</div> <div style="margin-bottom: 5px;">Is the claim subject to offset?</div> <div style="margin-bottom: 5px;"><input checked="" type="checkbox"/> No</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Yes</div> <div style="margin-bottom: 5px;">Last 4 digits of account number <u>9629</u></div> <div style="margin-bottom: 5px;">When was the debt incurred? <u>07/01/2017</u></div> <div style="margin-bottom: 5px;">As of the date you file, the claim is: Check all that apply.</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Contingent</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Unliquidated</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Disputed</div> <div style="margin-bottom: 5px;">Type of NONPRIORITY unsecured claim:</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Student loans</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div style="margin-bottom: 5px;"><input checked="" type="checkbox"/> Other. Specify</div>	\$1,925.78
4.9	<div style="border-bottom: 1px solid black; margin-bottom: 5px;"><b>Peachee, Linda</b></div> <div style="margin-bottom: 5px;">Nonpriority Creditor's Name</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"><b>423 E F St</b></div> <div style="margin-bottom: 5px;">Number      Street</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"><b>Rosalia, WA 99170-9524</b></div> <div style="margin-bottom: 5px;">City                                  State      ZIP Code</div> <div style="margin-bottom: 5px;">Who incurred the debt? Check one.</div> <div style="margin-bottom: 5px;"><input checked="" type="checkbox"/> Debtor 1 only</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Debtor 2 only</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> At least one of the debtors and another</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Check if this claim is for a community debt</div> <div style="margin-bottom: 5px;">Is the claim subject to offset?</div> <div style="margin-bottom: 5px;"><input checked="" type="checkbox"/> No</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Yes</div> <div style="margin-bottom: 5px;">Last 4 digits of account number _____</div> <div style="margin-bottom: 5px;">When was the debt incurred? _____</div> <div style="margin-bottom: 5px;">As of the date you file, the claim is: Check all that apply.</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Contingent</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Unliquidated</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Disputed</div> <div style="margin-bottom: 5px;">Type of NONPRIORITY unsecured claim:</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Student loans</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div style="margin-bottom: 5px;"><input checked="" type="checkbox"/> Other. Specify</div>	\$500.00

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

4.10

**Synchrony Bank/ JC Penneys**

Nonpriority Creditor's Name

**Attn: Bankruptcy Dept****PO Box 965060**

Number Street

**Orlando, FL 32896**

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **2217**When was the debt incurred? **10/01/2016**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify

\$1,369.00

4.11

**The Emily Program**

Nonpriority Creditor's Name

**1295 Bandana Boulevard West 210**

Number Street

**Saint Paul, MN 55108**

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify

\$1,659.99

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. \$0.00
	6b. Taxes and certain other debts you owe the government	6b. \$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c. \$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + \$0.00
	6e. Total. Add lines 6a through 6d.	6e. \$0.00

		Total claim
Total claims from Part 2	6f. Student loans	6f. \$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + \$30,308.44
	6j. Total. Add lines 6f through 6i.	6j. \$30,308.44

Fill in this information to identify your case:

Debtor 1	<u>Jessica</u>	<u>McColl</u>	<u>Neilson</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Washington</u>		
Case number (if known)	<u>18-14235</u>		

☐ Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1	<div>Name _____ Number Street _____ City State ZIP Code _____</div>	
2.2	<div>Name _____ Number Street _____ City State ZIP Code _____</div>	
2.3	<div>Name _____ Number Street _____ City State ZIP Code _____</div>	
2.4	<div>Name _____ Number Street _____ City State ZIP Code _____</div>	
2.5	<div>Name _____ Number Street _____ City State ZIP Code _____</div>	

Fill in this information to identify your case:

Debtor 1	<u>Jessica</u>	<u>McColl</u>	<u>Neilson</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Washington</u>		
Case number (if known)	<u>18-14235</u>		

☐ Check if this is an amended filing

## Official Form 106H

### Schedule H: Your Codebtors

12/15

**Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.**

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

☒ No

☐ Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.*)

☒ No. Go to line 3.

☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

☐ No

☐ Yes. In which community state or territory did you live? \_\_\_\_\_. Fill in the name and current address of that person.

\_\_\_\_\_  
Name

\_\_\_\_\_  
Number Street

\_\_\_\_\_  
City State ZIP Code

3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on *Schedule D* (Official Form 106D), *Schedule E/F* (Official Form 106E/F), or *Schedule G* (Official Form 106G). Use *Schedule D*, *Schedule E/F*, or *Schedule G* to fill out Column 2.**

**Column 1: Your codebtor**

**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

3.1

\_\_\_\_\_  
Name

\_\_\_\_\_  
Number Street

\_\_\_\_\_  
City State ZIP Code

☐ Schedule D, line \_\_\_\_\_

☐ Schedule E/F, line \_\_\_\_\_

☐ Schedule G, line \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1 Jessica McColl Neilson  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Washington

Case number (if known) 18-14235

Check if this is:

☐ An amended filing

☐ A supplement showing postpetition chapter 13 income as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

☒ Employed ☐ Not Employed

Instructor

Highline College

2400 S 240th St

Number Street

Des Moines, WA 98198-2714

City

State

Zip Code

13 years

Debtor 2 or non-filing spouse

☐ Employed ☐ Not Employed

Number Street

City

State

Zip Code

#### Part 2: Give Details About Monthly Income

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.	2. \$6,695.47	\$0.00
3. Estimate and list monthly overtime pay.	3. + \$0.00	+ \$0.00
4. Calculate gross income. Add line 2 + line 3.	4. \$6,695.47	\$0.00



	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here.....→	4. \$6,695.47	\$0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$778.47	\$0.00
5b. Mandatory contributions for retirement plans	5b. \$0.00	\$0.00
5c. Voluntary contributions for retirement plans	5c. \$669.55	\$0.00
5d. Required repayments of retirement fund loans	5d. \$0.00	\$0.00
5e. Insurance	5e. \$676.60	\$0.00
5f. Domestic support obligations	5f. \$0.00	\$0.00
5g. Union dues	5g. \$66.40	\$0.00
5h. Other deductions. Specify: See additional page	5h. + \$341.80	+ \$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$2,532.82	\$0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$4,162.65	\$0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm		
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$0.00	\$0.00
8b. Interest and dividends	8b. \$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive		
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$375.00	\$0.00
8d. Unemployment compensation	8d. \$0.00	\$0.00
8e. Social Security	8e. \$0.00	\$0.00
8f. Other government assistance that you regularly receive		
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	8f. \$0.00	\$0.00
Specify: _____	8g. \$0.00	\$0.00
8g. Pension or retirement income	8g. \$0.00	\$0.00
8h. Other monthly income. Anticipated Summer Income	8h. + \$458.00	+ \$0.00
Specify: going forward (averaged)		
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$833.00	\$0.00
10. Calculate monthly income. Add line 7 + line 9.	10. \$4,995.65	\$0.00
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse		\$4,995.65
11. State all other regular contributions to the expenses that you list in Schedule J.		
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify: _____	11. +	\$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies	12.	\$4,995.65
		Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes. Explain:	June, July, Aug and Sept - income is reduced and the budget reflects the average income over a year.. Prior Renter passed away and there will be no future rent income	

		Amount
5h. Other Deductions For Debtor 1		
Continuing Contributions to the Care of Household or Family Members		\$336.80
Charitable contributions		\$5.00
8h. Other monthly income For Debtor 1		
Anticipated Summer Income going forward (averaged)		\$458.00

Fill in this information to identify your case:

Debtor 1	<u>Jessica</u>	<u>McColl</u>	<u>Neilson</u>
	First Name	Middle Name	Last Name
Debtor 2	<hr/>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Washington</u>		
Case number	<u>18-14235</u>		
(if known)			

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Child

7

☐ No. ☒ Yes.

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4.

If not included in line 4:

4a. Real estate taxes

4a.

\$0.00

4b. Property, homeowner's, or renter's insurance

4b.

\$0.00

4c. Home maintenance, repair, and upkeep expenses

4c.

\$125.00

4d. Homeowner's association or condominium dues

4d.

\$0.00

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$224.00
6b. Water, sewer, garbage collection	6b.	\$140.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$118.00
6d. Other. Specify: _____	6d.	\$0.00
7. Food and housekeeping supplies	7.	\$575.00
8. Childcare and children's education costs	8.	\$50.00
9. Clothing, laundry, and dry cleaning	9.	\$100.00
10. Personal care products and services	10.	\$82.00
11. Medical and dental expenses	11.	\$550.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$300.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$150.00
14. Charitable contributions and religious donations	14.	\$50.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	\$0.00
15b. Health insurance	15b.	\$0.00
15c. Vehicle insurance	15c.	\$125.00
15d. Other insurance. Specify: _____	15d.	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a.	
17b. Car payments for Vehicle 2	17b.	
17c. Other. Specify: _____	17c.	
17d. Other. Specify: _____	17d.	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$0.00
19. Other payments you make to support others who do not live with you. Specify: _____	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a.	\$0.00
20b. Real estate taxes	20b.	\$0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$0.00
20e. Homeowner's association or condominium dues	20e.	\$0.00

21. Other. Specify: Pet Expenses

21. + \$30.00

22. Calculate your monthly expenses.

22a. Add lines 4 through 21. \$2,619.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 \$0.00

22c. Add line 22a and 22b. The result is your monthly expenses. \$2,619.00

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I. \$4,982.35

23b. Copy your monthly expenses from line 22c above. \$2,619.00

23c. Subtract your monthly expenses from your monthly income. \$2,363.35

The result is your monthly net income.

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain here:

The Debtor has has had medical issues that entail expensive prescriptions and she also has anticipated dental work for her and her daughter. The \$550 a month budget is in addition to the Flex Spending acct deducted from her paycheck. The childcare expense of \$50 a month is also in addition to the Dependent Care Assistance taken out of the debtor's paycheck.

Fill in this information to identify your case:

Debtor 1	<u>Jessica</u>	<u>McColl</u>	<u>Neilson</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Washington</u>		
Case number (if known)	<u>18-14235</u>		

☐ Check if this is an amended filing

## Official Form 106Sum

# Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

### Part 1: Summarize Your Assets

#### Your assets

Value of what you own

1. **Schedule A/B: Property** (Official Form 106A/B)

1a. Copy line 55, Total real estate, from <i>Schedule A/B</i> .....	<u>\$354,000.00</u>
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i> .....	<u>\$266,128.40</u>
1c. Copy line 63, Total of all property on <i>Schedule A/B</i> .....	<u>\$620,128.40</u>

### Part 2: Summarize Your Liabilities

#### Your liabilities

Amount you owe

2. **Schedule D: Creditors Who Have Claims Secured by Property** (Official Form 106D)

2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> .....	<u>\$282,297.00</u>
---	---------------------

3. **Schedule E/F: Creditors Who Have Unsecured Claims** (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	<u>\$0.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	<u>\$30,308.44</u>

Your total liabilities

\$312,605.44

### Part 3: Summarize Your Income and Expenses

4. **Schedule I: Your Income** (Official Form 106I)

Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	<u>\$4,982.35</u>
---	-------------------

5. **Schedule J: Your Expenses** (Official Form 106J)

Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	<u>\$2,619.00</u>
---	-------------------

Part 4:

Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those “incurred by an individual primarily for a personal, family, or household purpose.” 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the **Statement of Your Current Monthly Income**: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$4,712.17

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$0.00

Fill in this information to identify your case:

Debtor 1	<u>Jessica</u>	<u>McColl</u>	<u>Neilson</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Washington</u>		
Case number (if known)	<u>18-14235</u>		

☐ Check if this is an amended filing

## Official Form 106Dec

### Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

#### Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

**X** /s/ Jessica McColl Neilson  
Jessica McColl Neilson, Debtor 1, Debtor 1

**X** \_\_\_\_\_

Date 11/14/2018  
MM/ DD/ YYYY

Date \_\_\_\_\_  
MM/ DD/ YYYY



Fill in this information to identify your case:

Debtor 1	<u>Jessica</u>	<u>McColl</u>	<u>Neilson</u>
	First Name	Middle Name	Last Name
Debtor 2	<hr/>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Washington</u>		
Case number	<u>18-14235</u>		
(if known)			

☐ Check if this is an amended filing

Statement of Financial Affairs for Individuals Filing for Bankruptcy 04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Give Details About Your Marital Status and Where You Lived Before

**1. What is your current marital status?**

☐ Married

☒ Not married

**2. During the last 3 years, have you lived anywhere other than where you live now?**

☐ No

☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:		Dates Debtor 1 lived there		Debtor 2:		Dates Debtor 2 lived there	
<div>226 SW 200th St</div> <div>Number Street</div>		<div>From</div> <div>To</div>		<div><input type="checkbox"/> Same as Debtor 1</div> <div>Number Street</div>		<div><input type="checkbox"/> Same as Debtor 1</div> <div>From</div> <div>To</div>	
<div>Normandy Park, WA 98166</div> <div>City State ZIP Code</div>				<div>City State ZIP Code</div>			
<div>423 East F Street</div> <div>Number Street</div>		<div>From</div> <div>To</div>		<div><input type="checkbox"/> Same as Debtor 1</div> <div>Number Street</div>		<div><input type="checkbox"/> Same as Debtor 1</div> <div>From</div> <div>To</div>	
<div>Rosalia, WA 99170</div> <div>City State ZIP Code</div>				<div>City State ZIP Code</div>			

Debtor 1	<u>Jessica</u>	<u>McColl</u>	<u>Neilson</u>	Case number (if known)	<u>18-14235</u>
	First Name	Middle Name	Last Name		
				<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1
<u>159 S 302nd St</u>	From	<u></u>		From	<u></u>
Number Street	To	<u></u>		To	<u></u>
<u>Federal Way , WA 98003</u>	<u></u>		<u></u>		
City State ZIP Code	City State ZIP Code				

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No
- ☐ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
- ☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Check all that apply.	Sources of income Check all that apply.
	Gross Income (before deductions and exclusions)	Gross Income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <u>\$66,954.72</u> <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For last calendar year: (January 1 to December 31, <u>2017</u> ) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <u>\$83,487.46</u> <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For the calendar year before that: (January 1 to December 31, <u>2016</u> ) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <u>\$61,983.30</u> <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

- ☐ No
- ☒ Yes. Fill in the details.

Debtor 1	Debtor 2
----------	----------

	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross Income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Rent	\$2,575.00		
For last calendar year: (January 1 to December 31, 2017 YYYY)	Child Support	\$4,500.00		
	Rent	\$2,224.00		
For the calendar year before that: (January 1 to December 31, 2016 YYYY)	Child Support	\$4,500.00		

Part 3:

List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.”
- During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?
- ☐ No. Go to line 7.
- ☐ Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.
- \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.
- During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?
- ☐ No. Go to line 7.
- ☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Flagship Credit Acceptance	11/12/2018	\$678.00	\$10,000.00	<input type="checkbox"/> Mortgage
Creditor's Name				<input checked="" type="checkbox"/> Car
PO Box 965	10/12/2018			<input type="checkbox"/> Credit card
Number Street				<input type="checkbox"/> Loan repayment
Chadds Ford, PA 19317	09/12/2018			<input type="checkbox"/> Suppliers or vendors
City State ZIP Code				<input type="checkbox"/> Other

Debtor 1	<u>Jessica</u>	<u>McColl</u>	<u>Neilson</u>	Case number (if known) <u>18-14235</u>	
	First Name	Middle Name	Last Name		
			<b>Dates of payment</b>	<b>Total amount paid</b>	<b>Amount you still owe</b>
					<b>Was this payment for...</b>
<u>PNC Mortgage</u>				<u>\$0.00</u>	<u>\$0.00</u>
Creditor's Name					
<u>Attn: Bankruptcy</u>					<input checked="" type="checkbox"/> Mortgage
<u>3232 Newmark Drive</u>					<input type="checkbox"/> Car
Number Street					<input type="checkbox"/> Credit card
<u>Miamisburg, OH 45342</u>					<input type="checkbox"/> Loan repayment
City State ZIP Code					<input type="checkbox"/> Suppliers or vendors
					<input type="checkbox"/> Other _____

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**  
*Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.*

- ☒ No
- ☐ Yes. List all payments to an insider.

	<b>Dates of payment</b>	<b>Total amount paid</b>	<b>Amount you still owe</b>	<b>Reason for this payment</b>
<u>Insider's Name</u>				
<u>Number Street</u>				
<u>City State ZIP Code</u>				

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**  
*Include payments on debts guaranteed or cosigned by an insider.*

- ☒ No
- ☐ Yes. List all payments that benefited an insider.

	<b>Dates of payment</b>	<b>Total amount paid</b>	<b>Amount you still owe</b>	<b>Reason for this payment</b>
				Include creditor's name
<u>Insider's Name</u>				
<u>Number Street</u>				
<u>City State ZIP Code</u>				

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☒ No  
☐ Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title _____ _____		_____	<input type="checkbox"/> Pending
		Court Name _____	<input type="checkbox"/> On appeal
Case number _____		Number _____ Street _____	<input type="checkbox"/> Concluded
		City _____ State _____ ZIP Code _____	

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

- ☒ No. Go to line 11.  
☐ Yes. Fill in the information below.

	Describe the property	Date	Value of the property
Creditor's Name _____ _____ Number _____ Street _____ _____ City _____ State _____ ZIP Code _____	<div>Explain what happened</div> <p><input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.</p>	_____	_____

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No  
☐ Yes. Fill in the details.

	Describe the action the creditor took	Date action was taken	Amount
Creditor's Name _____ _____ Number _____ Street _____ _____ City _____ State _____ ZIP Code _____		_____	_____

Last 4 digits of account number: XXXX- \_ \_ \_ \_

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☒ No

☐ Yes

**Part 5:** List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☒ No

☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
<div style="border-bottom: 1px solid black; padding-bottom: 5px;">Person to Whom You Gave the Gift</div> <div style="border-bottom: 1px solid black; padding-bottom: 5px; margin-top: 20px;">Number      Street</div> <div style="border-bottom: 1px solid black; padding-bottom: 5px; margin-top: 20px;">City                      State      ZIP Code</div> <div style="margin-top: 20px;">Person's relationship to you _____</div>		<div style="border-bottom: 1px solid black; height: 20px;"></div> <div style="border-bottom: 1px solid black; height: 20px; margin-top: 20px;"></div>	<div style="border-bottom: 1px solid black; height: 20px;"></div> <div style="border-bottom: 1px solid black; height: 20px; margin-top: 20px;"></div>

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No

☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
<div style="border-bottom: 1px solid black; padding-bottom: 5px;">Charity's Name</div> <div style="border-bottom: 1px solid black; padding-bottom: 5px; margin-top: 20px;">Number      Street</div> <div style="border-bottom: 1px solid black; padding-bottom: 5px; margin-top: 20px;">City                      State      ZIP Code</div>		<div style="border-bottom: 1px solid black; height: 20px;"></div> <div style="border-bottom: 1px solid black; height: 20px; margin-top: 20px;"></div>	<div style="border-bottom: 1px solid black; height: 20px;"></div> <div style="border-bottom: 1px solid black; height: 20px; margin-top: 20px;"></div>

**Part 6:** List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☐ No  
☒ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
Gambling Losses		<u>2017</u>	<u>\$18,000.00</u>

**Part 7:** List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No  
☒ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Henry & DeGraaff, P.S. Person Who Was Paid <u>150 Nickerson St Ste 311</u> Number Street <u>Seattle, WA 98109-1634</u> City State ZIP Code <u>mainline@hdm-legal.com</u> Email or website address Person Who Made the Payment, if Not You	Attorney's Fee; Filing Fee; Attorney's fees; <u>01/09/2018</u> <u>04/25/2018</u> <u>04/25/2018</u>	<u>\$600.00</u> <u>\$310.00</u> <u>\$1,500.00</u>
Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Abacus Credit Counseling Person Who Was Paid <u>17337 Ventura Blvd</u> Number Street <u>Encino, CA 91316</u> City State ZIP Code Email or website address Person Who Made the Payment, if Not You	<u>01/26/2018</u>	<u>\$25.00</u>

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☐ No
- ☒ Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
<div>Trinity Debt Management</div> <div>Person Who Was Paid</div> <div>11229 Reading Rd</div> <div>Number Street</div> <div></div> <div>Cincinnati, OH 45241</div> <div>City State ZIP Code</div>	Debt Settlement Company	11/12/2017	\$896.00

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).

Do not include gifts and transfers that you have already listed on this statement.

- ☐ No
- ☒ Yes. Fill in the details.

	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
<div>Harris Mitsubishi</div> <div>Person Who Received Transfer</div> <div>PO Box 867</div> <div>Number Street</div> <div></div> <div>Lynnwood, WA 98046</div> <div>City State ZIP Code</div> <div>Dealer</div> <div>for trade</div> <div>in of</div> <div>Person's relationship to you vehicle</div>	2010 Toyota Corolla	Paid \$3500 and used trade in to purchase a newer vehicle - 2015 Toyota Corolla	01/28/2018
<div>Microsoft Corporation</div> <div>Person Who Received Transfer</div> <div></div> <div>Number Street</div> <div></div> <div>Redmond, WA</div> <div>City State ZIP Code</div> <div>Person's relationship to you</div>	sold one share of microsoft stock - \$100.00 for sale	Had to sell share or she would lose it.. She only owned one share.	August 2018



19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?(These are often called asset-protection devices.)

- ☒ No
- ☐ Yes. Fill in the details.

	Description and value of the property transferred	Date transfer was made
Name of trust _____		
_____		

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No
- ☒ Yes. Fill in the details.

	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Boeing Ecu Name of Financial Institution	XXXX- 1 6 1 9	<input checked="" type="checkbox"/> Checking	Feb 01, 2018	\$0.00
PO Box 97050 Number Street		<input type="checkbox"/> Savings		
		<input type="checkbox"/> Money market		
		<input type="checkbox"/> Brokerage		
		<input type="checkbox"/> Other _____		
Seattle, WA 98124 City State ZIP Code				
Capital One Name of Financial Institution	XXXX- 9 8 5 1	<input checked="" type="checkbox"/> Checking	2/2018	\$0.00
PO Box 30253 Number Street		<input type="checkbox"/> Savings		
		<input type="checkbox"/> Money market		
		<input type="checkbox"/> Brokerage		
		<input type="checkbox"/> Other _____		
Salt Lake City, UT 84130 City State ZIP Code				

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?
☒ No
☐ Yes. Fill in the details.

First Name

Middle Name

Last Name

Who else had access to it?

Describe the contents

Do you still have it?

Name of Financial Institution

Name

Number Street

Number Street

City State ZIP Code

City State ZIP Code

☐ No☐ Yes

## 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?



No



Yes. Fill in the details.

Who else has or had access to it?

Describe the contents

Do you still have it?

Name of Storage Facility

Name

Number Street

Number Street

City State ZIP Code

City State ZIP Code

☐ No☐ Yes

## Part 9: Identify Property You Hold or Control for Someone Else

## 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.



No



Yes. Fill in the details.

Where is the property?

Describe the property

Value

Owner's Name

Number Street

Number Street

City State ZIP Code

City State ZIP Code

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law* means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site* means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material* means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
- ☐ Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
<div>Name of site</div> <div>Governmental unit</div>			
<div>Number</div> <div>Street</div>	<div>Number</div> <div>Street</div>		
<div>City</div> <div>State</div> <div>ZIP Code</div>			
<div>City</div> <div>State</div> <div>ZIP Code</div>			

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
- ☐ Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
<div>Name of site</div> <div>Governmental unit</div>			
<div>Number</div> <div>Street</div>	<div>Number</div> <div>Street</div>		
<div>City</div> <div>State</div> <div>ZIP Code</div>			
<div>City</div> <div>State</div> <div>ZIP Code</div>			

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
- ☐ Yes. Fill in the details.

Debtor 1	<u>Jessica</u>	<u>McColl</u>	<u>Neilson</u>	Case number (if known) <u>18-14235</u>
	First Name	Middle Name	Last Name	

  

Court or agency	Nature of the case	Status of the case
Case title _____  _____  Case number _____	Court Name _____  Number _____ Street _____  City _____ State _____ ZIP Code _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

**Part 11:** Give Details About Your Business or Connections to Any Business

**27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation
- ☒ No. None of the above applies. Go to Part 12.
- ☐ Yes. Check all that apply above and fill in the details below for each business.

Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
Name _____  Number _____ Street _____  City _____ State _____ ZIP Code _____	EIN: ____ - ____ - ____  <div style="background-color: #cccccc; text-align: left; padding: 2px;">             Name of accountant or bookkeeper           </div> Dates business existed From _____ To _____

**28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.**

- ☒ No
- ☐ Yes. Fill in the details below.

Date issued
Name _____  Number _____ Street _____  City _____ State _____ ZIP Code _____

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Jessica McColl Neilson  
Signature of Jessica McColl Neilson, Debtor 1

X \_\_\_\_\_  
Signature of \_\_\_\_\_

Date 11/14/2018

Date \_\_\_\_\_

Did you attach additional pages to your *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

# United States Bankruptcy Court Western District of Washington

**In re**

Neilson, Jessica McColl

Case No. 18-14235Chapter 13**Debtor(s)****DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$3500.00
Prior to the filing of this statement I have received .....	\$2,100.00
Balance Due .....	\$1,400.00

2. The source of the compensation to be paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

11/14/2018*Date*/s/ Christina L. Henry*Signature of Attorney*Henry & DeGraaff, P.S.*Name of law firm*